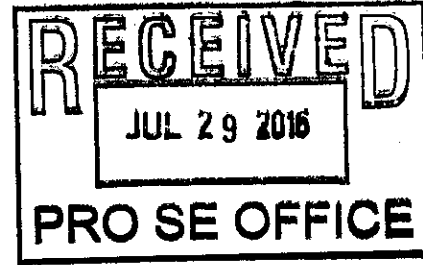


**UNITED STATES DISTRICT COURT
FOR THE
EASTERN DISTRICT OF NEW YORK**



-----X
GUSTAVIA HOME, LLC

Plaintiff

v

NOTICE OF MOTION

ROBERT R. RUTTY; and

John Doe "1" through "12",

Civil Case No. 16-cv-02823 (BMC)

Said persons or parties having or

claimed to have a right, title or interest

in the mortgage premises herein, their

respective names are presently unknown to the plaintiff

Defendants
-----X

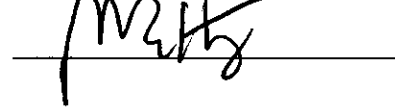
PLEASE TAKE NOTICE that upon the attached affirmation of Robert Rutty, dated July 19, 2016 and upon all proceedings in this case to date, the plaintiff will move in this Court, at 10.30 A.M. on the 15th day of August 2016, at the Courthouse located at 225 Cadman Plaza East, Room 704 S, Brooklyn, NY 11201, before the Honorable Brian M. Cogan, pursuant to CPLR § 3211 & Federal Rules of civil procedures 12 (b) (6), granting the following relief to the movant:

Dismiss the complaint with prejudice, enter an order to seize all documents submitted by the plaintiff and refer the matter to the United States attorney for an investigation as required by title 18 U.S.C. § 4, and granting such other and further relief as this Court may deem just and proper.

PLEASE TAKE FURTHER NOTICE, that pursuant to Civil Practice Law and Rules 2214(b), you are hereby required to serve copies of your answering affidavits on the undersigned no later than the seventh day prior to the date set above for the submission of this motion.

Dated: July 19, 2016

Respectfully Submitted



Robert Rutty

Pro Se Defendant
2622 North Augusta Drive
Wadsworth, IL 60083
917-683-0155

Janet Nina Esagoff, Esq
The Margolin & Weinrib Law Group, LLP
165 Eileen Way, Suite 101
Syosset, NY 11791
516-945-6055

Submitted 7/29/2016 GH

**UNITED STATES DISTRICT COURT
FOR THE
EASTERN DISTRICT OF NEW YORK**

-----X

GUSTAVIA HOME, LLC

Plaintiff

V

Civil Case No. 16 CV.02823 (BMC)

ROBERT R. RUTTY; and
John Doe "1" through "12",
Said persons or parties having or
claimed to have a right, title or interest
in the mortgage premises herein, their
respective names are presently unknown to the plaintiff

Defendants

-----X

**MOTION TO DISMISS WITH PREJUDICE, & FOR REFERRAL TO THE UNITED
STATES ATTORNEY FOR AN INVESTIGATION**

Defendant Robert Rutty hereby moves the Court to dismiss the frivolous foreclosure complaint with prejudice pursuant to CPLR 3211 and Federal Rules of Civil Procedures 12 (b) (6), issue an order to seize all original documents submitted by the plaintiff's attorney and refer the matter to the United States attorney for an investigation pursuant to title 18 U.S.C. § 4.

PRELIMINARY STATEMENT

Plaintiff and or its attorneys either knew who, or set into motion the process whereby documents were manufactured for the purpose of litigation with intent to deceive the Court in violation of New York penal law § 487 & 22 NYCRR, Part 130-1.1, for which sanctions is mandatory.

STATEMENT OF FACTS

1. On September 29, 2006 defendant took out a second mortgage loan for \$134,000.00 the note was payable to People's Choice Home Loan, Inc., and the mortgage was payable to MERS as nominee for People's Choice Home Loan, Inc.
2. On March 20, 2007 People's Choice Home Loan, Inc., filed for Chapter 11 Bankruptcy protection, in the United States Bankruptcy Court in the central District of California, case No. 07-10765.
3. The case was handled by Judge Robert Kwan and the company was liquidated in 2008.
4. According to the New York State Department of State, Division of Corporations records, People's Choice Home Loan, Inc., was suspended from conducting business in New York and the chief executive officer was listed as Neil B. Kornswait.

Exhibit A. New York State Department of State, Division of Corporations Records for People's Choice Home Loan, Inc.

5. According to the resume of Neil Kornswait taken from his LinkedIn page, Kornswait is a lawyer and is currently president of Pacific Mercantile Bank.

Exhibit B. Resume of Neil Kornswait taken from his LinkedIn page.

6. According to the Wyoming Secretary of State website, People's Choice Home Loan Inc., was dissolved as of October 24, 2008.

Exhibit C. Wyoming Secretary of State Records for People's Choice Home Loan, Inc.

7. According to the Florida Secretary of State, People's Choice Home Loan, Inc., was dissolved on September 26, 2008.

Exhibit D. Florida Secretary of State Records for People's Choice Home Loan, Inc.

8. The note submitted with the foreclosure complaint contains a note with four undated allonges.
9. The second undated allonge attempt to transfer the note from Residential Funding Company, LLC to Ocwen Loan Servicing, LLC U.S. Bank National Association, as Trustee for Residential Asset Securities Corporation, Home Equity Mortgage Asset-Backed pass-through Certificates, Series 2007-KS1, which was executed by Karen Smith purporting to be an authorized officer of Residential Funding Company, LLC.
10. However, according to the resume of Karen Smith taken from her LinkedIn page, Smith is servicing support specialist with Ocwen Loan Servicing from April 2012 to present.

Exhibit E. Resume of Karen Smith taken from her LinkedIn page.

11. On March 11, 2016 Barbra Engle executed an assignment of mortgage to transfer the security instrument from MERS as nominee for People's Choice Home Loan, Inc., to NPL Capital, LLC.

12. Engle has no title and there is no evidence submitted to the Court that Engle was authorized to execute the assignment of mortgage on behalf of MERS.

Exhibit F. Assignment of mortgage executed by Barbra Engle without a title.

13. The second assignment of mortgage is from NPL Capital, LLC to Gustavia Home, LLC.

14. If the first assignment of mortgage is defective, then all subsequent assignments of mortgage are invalid.

ARGUMENT

No where in the complaint does it state for what month the payment is due and this complaint was specifically designed to be vague.

Federal Courts were not authorized by Congress to handle foreclosures because property rights are States rights issues.

“In considering a motion to dismiss pursuant to rule 12 (b) (6), a Court must accept as true the well pleaded factual allegations set forth in the complaint and draw all reasonable inferences in favor of the plaintiff.” *Ashcroft v. Iqbal*, 556 U.S. 662, 677 (2009).

“In doing so, the Court need not give credence to plaintiff’s conclusory allegations, or legal conclusions offered as pleadings.” *Cantor Fitzgerald v. Lutnick*, 313 F. 3d 704, 709 (2d Cir. 2002).

Indeed, the Court should begin by identifying pleadings that, because they are no more than conclusions, are not entitled to the assumption of truth. *Iqbal*, 556 U.S. 679. If well pleaded factual allegations exist, the Court must then determine whether they plausibly give rise to an entitlement for relief.

The party asserting the cause of action has no legal capacity to sue.

Plaintiff lack capacity to initiate this action because it is not registered with the New York State Department of State, Division of corporations to conduct business in this State.

New York State Business Corporation Law Section 1312 prohibits litigation by entities not registered in New York State to conduct business.

“The Power of New York Courts to subject a foreign Corporation to personal jurisdiction because it is doing business in the State derives from case law. Courts continue to exercise the power by virtue of Civil practice Law and rules § 301. In this sense of the term, a foreign Corporation is amenable to suit in New York Courts if it is engaged in a continuous and systematic course of doing business here as to warrant a finding of its presence in this jurisdiction.” *Frummer v. Hilton Hotels International, Inc.*, 19 N.Y. 2d 533, 227 N.E. 2d 851, 281 N.Y.S. 2d 21 (1967) quoting *Simpson v. International Bank*, 14 N.Y. 2d 281, 285, 200 N.E. 2d 427, 429, 251 N.Y.S. 2d 433, 436 (1964). See also *Landoil Resources Corp. v. Alexander & Alexander Services, Inc.*, 77 N.Y. 2d 28, 565 N.E. 2d 488, 563 N.Y.S. 2d 21 (1990).

MERS as the agent had no more authority than it's principal People's Choice Home Loan, Inc., to execute an assignment of mortgage on behalf of its principal, after its principal People's Choice Home Loan, Inc., filed for Bankruptcy protection and was dissolved.

There is no evidence submitted to the Court that the MERS Board of Directors passed a resolution to appoint Barbra Engle as an authorized signator.

Barbara Engle violated New York penal law 210.45 when she made a false punishable statement in the assignment of mortgage purporting to be an officer of MERS.

Plaintiff, its attorneys and or agents falsified their business records in violation of New York penal law 175.10 when they indicated that they purchased the security instrument.

Plaintiff, its attorneys and or agents violated New York penal law 175.35 when they offered the forged documents for recording with the Queens County clerk.

Plaintiff, its attorneys and or agents violated New York penal law 175.25 when they tampered with public records.

Plaintiff's attorney is currently in possession of a forged instrument in violation of New York penal law 170.30

The record shows that the plaintiff and or its attorneys either knew who, or set into motion the process whereby documents were manufactured for the purposes of litigation.

The note submitted to the Court contains several undated endorsements.

Thus, there is no evidence submitted to the Court of the date of physical delivery of the note to plaintiff.

"Where an affidavit, in this case of the plaintiff's servicing agent, fails to give any factual details as to the physical delivery of the note, it fails to establish that the plaintiff had physical possession of the note prior to commencement of the action" U.S. Bank Nat. Ass'n v. Weinman, 123 A.D. 3d 1108, 2 NYS3d 128 (2nd Dep't 2014).

"Indeed, where the plaintiff establishes its standing as the holder of the note and mortgage by physical delivery prior to commencement of the action, it is unnecessary to address the validity of a subsequently executed document assigning the mortgage and note" Deutsche Bank Nat'l Trust Co. v. Whalen, 107 AD3d 931, 932 {2d Dep't 2013}.

In considering standing, a Court must consider the negotiability of the promissory note. Pursuant to UCC § 3-202, negotiation is defined as the transfer of an indorsement in such form that the transferee becomes a holder. U.C.C. § 3-204 provides that a special indorsement specifies the person to whom or to whose order the instrument is payable (UCC § 3-204 {1}), Pursuant to UCC § 3-204 (2); “An indorsement in blank specifies no particular indorsee and may consist of a mere signature. An instrument payable to order and indorsed in blank becomes payable to bearer and may be negotiated by delivery alone until specially indorsed.’ The indorsement must be made either on the face of the note or on allonge so firmly affixed to the note as to become a part thereof UCC Section 3-202 (20).

Thus, Plaintiff lack standing to call a default and to initiate and maintain this action.

“The Payor of a note exposes himself, or herself to double liability if he or she makes payment to someone other than the Boss of the instrument, unless the other person to whom payment is made is an agent of the owner of the note”. In the matter of foreclosure of a Deed of Trust executed by Woodard, 185 N.C. App. 159 (NC Ct. App. 2007).

Plaintiff left the complaint at the subject property and that’s how defendant found out about this case.

The Court has no jurisdiction of the subject matter cause of action because plaintiff lack standing to initiate and maintain this action.

“On a motion to dismiss for lack of subject matter jurisdiction pursuant to rule 12 (b) (1) of the Federal rules of civil procedure, the plaintiff bears the burden of establishing that jurisdiction exists by a preponderance of the evidence.” Makarova v. United States, 201 F. 3 d 110, 113 (2d Cir. 2000).

“In ruling on such a motion, a Court may consider evidence outside the pleadings without converting the motion to dismiss into a motion for summary judgment.” Lockett v. Bure, 290 F. 3d 493, 496-97 (2d Cir.2002).

“Here, in contrast, we do not require heightened fact pleading of specifics, but only enough facts to state a claim to relief that is plausible on its face. Because the plaintiffs have nudged their claims across the line from conceivable to plausible, their complaint must be dismissed.” Bell Atlantic Corp. v. Twombly, 550 U.S. 544 (2007).

CONCLUSION

The record shows that the plaintiff and or its attorneys either knew who, or set into motion the process whereby documents were manufactured for the purposes of litigation.

Wherefore, defendant Rutty respectfully request that the Court dismiss the complaint with prejudice, enter an order seizing all documents submitted by plaintiff's attorney and refer the matter to the United States attorney for an investigation as required by title 18 U.S.C. § 4, and any other relief this Court deems just and proper under the circumstances.

Dated: July 19, 2016

Respectfully Submitted



Robert Rutty

Pro Se Defendant

2622 North Augusta Drive

Wadsworth, IL 60083

917-683-0155

UNITED STATES DISTRICT COURT
EASTERN DISTRICT OF NEW YORK

X

Guaruna Home, LLC

Plaintiff,

Affirmation of Service

-against-

ROBERT R. RUTTY

16 cv 02823 BMC

Defendant.

X

I, ROBERT R. RUTTY, declare under penalty of perjury that I have
served a copy of the attached MOTION TO DISMISS WITH PREJUDICE
upon THE MARGOUN AND WEINRB LAW GROUP, LLP
whose address is: 165 EILEEN WAY, SUITE 101, SYOSSET,
NY 11791

Dated: 7/19/16
Wadsworth, IL
, New York

Signature

2622 NORTH AUGUSTA DR
Address

WADSWORTH, IL 60083
City, State, Zip Code

EXHIBIT A

NYS Department of State

Division of Corporations

Entity Information

The information contained in this database is current through July 15, 2016.

Selected Entity Name: PEOPLE'S CHOICE HOME LOAN, INC.

Selected Entity Status Information

Current Entity Name: PEOPLE'S CHOICE HOME LOAN, INC.

DOS ID #: 2612518

Initial DOS Filing Date: MARCH 05, 2001

County: ALBANY

Jurisdiction: WYOMING

Entity Type: FOREIGN BUSINESS CORPORATION

Current Entity Status: SUSPENDED

Selected Entity Address Information

DOS Process (Address to which DOS will mail process if accepted on behalf of the entity)

PROCESS ADDRESSEE RESIGNED

, ,

Chief Executive Officer

NEIL B KORNSWIET
7515 IRVINE CENTER DR
IRVINE, CALIFORNIA, 92618

Principal Executive Office

PEOPLE'S CHOICE HOME LOAN, INC.
7515 IRVINE CENTER DR
IRVINE, CALIFORNIA, 92618

Registered Agent

REGISTERED AGENT RESIGNED

, ,

This office does not record information regarding the names and addresses of officers, shareholders or directors of nonprofessional corporations except the chief executive officer, if provided, which would be listed above. Professional corporations must include the name(s) and address(es) of the initial officers, directors, and shareholders in the initial certificate of incorporation, however this information is not recorded and only available by viewing the certificate.

*Stock Information

# of Shares	Type of Stock	\$ Value per Share
No Information Available		

*Stock information is applicable to domestic business corporations.

Name History

Filing Date	Name Type	Entity Name
MAR 21, 2001	Actual	PEOPLE'S CHOICE HOME LOAN, INC.
MAR 05, 2001	Actual	PEOPLE'S CHOICE HOME LONA, INC.

A **Fictitious** name must be used when the **Actual** name of a foreign entity is unavailable for use in New York State. The entity must use the fictitious name when conducting its activities or business in New York State.

NOTE: New York State does not issue organizational identification numbers.

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EXHIBIT B

Neil Kornswiet

0
connections

President at Pacific Mercantile Bank
Costa Mesa, California Banking

Current Pacific Mercantile Bank

Education Georgetown University Law Center

View Neil's full profile. It's free!

Your colleagues, classmates, and 400 million other professionals are on LinkedIn.

[View Neil's Full Profile](#)

Summary

Neil Kornswiet is a business professional with experience in both corporate finance and mortgage lending. He holds a Juris Doctor from Georgetown University Law Center and began his career in the legal field before switching his focus to residential lending. He has been responsible for the establishment and development of nationwide lending programs at Quality Mortgage and One Stop Mortgage, both of which he founded. In his current role, Neil Kornswiet oversees the Mortgage Division of Pacific Mercantile Bank as its President. He holds a seat on the bank's Board of Directors as well.

In addition to his success in the legal and financial arenas, Neil Kornswiet is actively involved in many nonprofit and civic organizations. He supports the Orangewood Children's Home, the only emergency shelter for abused children in Orange County, California. He is also involved with the Make-A-Wish Foundation of America and the Arthritis Foundation. An avid runner and sports enthusiast, Kornswiet enjoys flying airplanes in his spare time.

Experience

President

Pacific Mercantile Bank
September 2010 – Present (5 years 11 months)



I run the day to day operations of the Mortgage Division and I am one of four executives that run the day to day operations of the Bank

Skills

banking Mortgage Lending Operation Optimization

Education

Georgetown University Law Center

JD, Law

1980 – 1983



Interests

Running Sports Flying Airplanes

View Neil's full profile to...

- See who you know in common
- Get introduced
- Contact Neil directly

[View Neil's Full Profile](#)

Not the Neil you're looking for? [View more](#)

LinkedIn member directory: [a](#) [b](#) [c](#) [d](#) [e](#) [f](#) [g](#) [h](#) [i](#) [j](#) [k](#) [l](#) [m](#) [n](#) [o](#) [p](#) [q](#) [r](#) [s](#) [t](#) [u](#) [v](#) [w](#) [x](#) [y](#) [z](#) [more](#) | [Br](#)

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EXHIBIT C

STATE OF WYOMING • SECRETARY OF STATE
ED MURRAY
BUSINESS DIVISION

2020 Carey Avenue, Cheyenne, WY 82002-0020

Phone 307-777-7311 · Fax 307-777-5339

Website: <http://soswy.state.wy.us> · Email: business@wyo.gov

Filing Information



Please note that this form CANNOT be submitted in place of your Annual Report.

Name **People's Choice Home Loan, Inc.**

Filing ID **1999-000352884**

Type Profit Corporation

Status

Inactive - Dissolved

General Information

Old Name

Fictitious Name

Sub Type

Formed in Wyoming

Term of Duration Perpetual

Sub Status

Standing - Tax

Standing - RA

Standing - Other

Filing Date

Delayed Effective Date

Inactive Date

Archived

Good

Delinquent

Good

12/29/1999 12:00 AM

10/24/2008

Share Information

Common Shares 100

Par Value 0.0000

Preferred Shares

Par Value 0.0000

Additional Stock N

Principal Address

2120 Carey Ave
Cheyenne, WY 82001

Mailing Address

2120 Carey Ave
Cheyenne, WY 82001

Registered Agent Address

No Agent

No Office

Cheyenne, WY 82001

Parties

Type **Name / Organization / Address**

Notes

Date **Recorded By** **Note**

Filing Information

Please note that this form CANNOT be submitted in place of your Annual Report.

Name People's Choice Home Loan, Inc.**Filing ID** 1999-000352884**Type** Profit Corporation**Status**

Inactive - Dissolved

Most Recent Annual Report Information**Type** Original**AR Year** 2007**License Tax** \$0.00**AR Exempt** N**AR ID** 00932188**AR Date** 10/24/2008 2:27 PM**Web Filed** N**Officers / Directors****Type** **Name / Organization / Address**

Director Matthew Kvarda

President Matthew Kvarda

Secretary Matthew Kvarda

Treasurer Matthew Kvarda

Vice President Matthew Kvarda

Principal Address2120 Carey Ave
Cheyenne, WY 82001**Mailing Address**2120 Carey Ave
Cheyenne, WY 82001**Annual Report History**

Num	Status	Date	Year	Tax
00468249	Original	12/01/2000	2000	\$50.00
00502255	Original	10/30/2001	2001	\$50.00
00550451	Original	11/04/2002	2002	\$50.00
00594754	Original	11/19/2003	2003	\$50.00
00637573	Original	11/05/2004	2004	\$50.00
00689752	Original	12/02/2005	2005	\$50.00
00742131	Original	12/04/2006	2006	\$50.00
00932188	Original	10/24/2008	2007	\$0.00

Amendment History

ID	Description	Date
2009-000754554	RA Resignation	05/07/2009

Registered Agent # Changed From: 0138661 To: No Value

Registered Agent Organization Name Changed From: Registered Agency Services, Inc. To: No Agent

Registered Agent Physical Address 1 Changed From: 2120 Carey Ave To: No Office

Filing Information



Please note that this form CANNOT be submitted in place of your Annual Report.

Name **People's Choice Home Loan, Inc.**

Filing ID **1999-000352884**

Type **Profit Corporation**

Status

Inactive - Dissolved

Registered Agent Physical City Changed From: Cheyenne To: No Value	
Registered Agent Physical Postal Code Changed From: 82001 To: No Value	
2008-000701918 Articles of Dissolution	10/24/2008
Filing Status Changed From: Active To: Inactive - Dissolved	
Filing Sub Status Changed From: Current To: Archived	
Inactive Date Changed From: No value To: 10/24/2008	
2008-000701913 Reinstatement - Tax	10/24/2008
Filing Status Changed From: Inactive - Administratively Dissolved (Tax) To: Active	
Inactive Date Changed From: 06/04/2008 To: No value	
2008-000681358 Administrative Dissolution (Tax)	06/04/2008
Filing Status Changed From: Active To: Inactive - Administratively Dissolved (Tax)	
2007-000646810 Delinquency Notice - Tax	12/02/2007
Common Amendment	01/10/2005
RA Address Change	01/07/2005
Merger - Survivor	12/28/2004
Common Amendment	12/31/2001
See Filing ID Initial Filing	12/29/1999

EXHIBIT D

Credit

Florida

PEOPLE'S CHOICE HOME LOAN, INC.

Arrest Records: 2 Secrets

1) Enter Name and State. 2) Access Full Background Checks Instantly.

Company number: F00000000436
Status: Inactive
FEI number: 943348277
Company Type: Foreign for Profit
Home State: WY
Last activity date: 9/26/2008
Date Of Incorporation: 1/25/2000
Principal Address: 7515 IRVINE CENTER DR., IRVINE, CA, 92618
Mailing Address: 7515 IRVINE CENTER DR., IRVINE, CA, 92618

PEOPLE'S CHOICE HOME LOAN, INC. Principals

President, Director: Kornswiet Neil B
Address: 7515 IRVINE CENTER DR., IRVINE, CA, 92618

Secretary: Gubman Irwin
Address: 7515 IRVINE CENTER DRIVE, IRVINE, CA, 92618

Treasurer: Plantiko Brad S
Address: 7515 IRVINE CENTER DR., IRVINE, CA, 92618



Last Annual Reports

2007: 1/4/2007
2007: 1/4/2007
2006: 4/23/2006

Registered Agent

Agent Name: CORPORATION SERVICE COMPANY (c)
Agent Address: 1201 HAYS STREET, TALLAHASSEE, FL, 32301

PEOPLE'S CHOICE HOME LOAN, INC. Events

1: AMENDMENT
filedDate: 10/5/2000

2: REVOKED FOR ANNUAL REPORT
filedDate: 9/21/2001

3: REINSTATEMENT
filedDate: 2/21/2002

4: REVOKED FOR ANNUAL REPORT

filedDate: 9/26/2008

Description

PEOPLE'S CHOICE HOME LOAN, INC. has been set up 1/25/2000 in state WY. The current status of the business is Inactive. The PEOPLE'S CHOICE HOME LOAN, INC. principal adress is 7515 IRVINE CENTER DR., IRVINE, CA, 92618. Meanwhile you can send your letters to 7515 IRVINE CENTER DR., IRVINE, CA, 92618. The company's registered agent is CORPORATION SERVICE COMPANY 1201 HAYS STREET, TALLAHASSEE, FL, 32301. The company's management are President, Director - Kornswiet Neil B, Secretary - Gubman Irwin, Treasurer - Plantiko Brad S. The last significant event in the company history is REVOKED FOR ANNUAL REPORT which is dated by 9/26/2008. This decision is take in action on unknown. The company annual reports filed on Annual reports – 1/4/2007.

Comprehensive Report about this company



[\(view sample\)](#)

I am a company director

Similar Companies

PEOPLES CHOICE INC

PEOPLE'S CHOICE, INC.

PEOPLES CHOICE INC.

PEOPLES CHOICE INSPECTIONS

PEOPLE'S CHOICE INSURANCE, INC.

PEOPLE'S CHOICE INSURANCE, LLC

EXHIBIT E

Karen Smith

Loss Mitigation Specialist-CitiFinancial Servicing, LLC

Cedar Rapids, Iowa · Consumer Services

Previous Ocwen Loan Servicing, FKA GMAC Mortgage, LLC, Transamerica Life Insurance Company, Ideal Industries inc
Education Hamilton Business College
Recommendations 1 person has recommended Karen

57
connections

Find a diff

First Name

Example: K



More profes

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Summary

I am very hard working individual who loves challenges and learning new skills. I am detail oriented and have a great work ethic. I am willing to excel in any position.

Public prof

Include this I

[View prof](#)

Experience

Servicing Support Specialist

Ocwen Loan Servicing, FKA GMAC Mortgage, LLC

April 2012 – December 2015 (3 years 9 months)

Research, recover, audit, cure and trace the receipt of final documents required by the Investor, Treasury, Capital Markets or Lending Channels all within stringent time frames. Sent mortgages and Assignment of Mortgages to county for recording, worked with borrowers, attorneys, county recorders and lenders. Contacted title companies regarding title policies on loans.

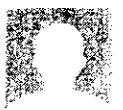
Annuity Customer Care Rep

Transamerica Life Insurance Company

2011 – 2012 (1 year)



People Als



different computer screens.

Government Sales

Ideal Industries inc

February 2010 – October 2010 (9 months)

Negotiated government contracts, government invoicing, billing, order entry, issued shipping documents for orders including bill of lading and shipping labels. Handled calls from customers regarding pricing on projects.

Government Sales

Columbus McKinnon

July 1996 – December 2009 (13 years 6 months)



Inside Sales, Government Sales, negotiated government contracts, worked with vendors and distributors on orders and promoting new products. Grew Government sales in 2 years from \$300,000 to \$6.8M

Skills

Contract Negotiation Negotiation Customer Service Customer Relations
 Order Management Order Entry Order Fulfillment Sales Order Processing
 Order Processing Data Entry Call Center Quotes Pricing Auditing
 Team Building See 31+

Projects

Government Sales

January 2007 – November 2009

Negotiated government contracts, worked with vendors and distributors to promote products available

Team members: Karen Smith, Celena Moses, Jessie Ketelsen

Courses

Independent Coursework



Wha

Education

Hamilton Business College
Certification, Medical Transcription/Transcriptionist
1999 – 1999

Jefferson High School
diploma, Business Administration and Management, General

Recommendations


A preview of what LinkedIn members have to say about Karen:

“ Karen is a high achiever and has a high sense of integrity. She delivers what she promises. While working in Government Sales and Specifically with Defense


See more

Sign up to see who recommended Karen

Groups



I NEED A NEW JOB!!!



ResumeBucket.com

View Karen’s full profile to...

- See who you know in common
- Get introduced
- Contact Karen directly

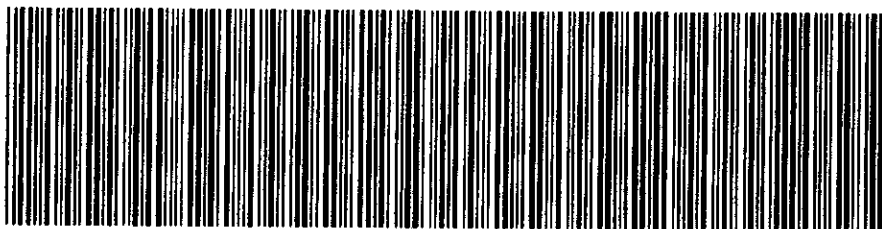
[View Karen’s Full Profile](#)

Not the Karen you’re looking for? [View more](#)

EXHIBIT F

**NYC DEPARTMENT OF FINANCE
OFFICE OF THE CITY REGISTER**

This page is part of the instrument. The City Register will rely on the information provided by you on this page for purposes of indexing this instrument. The information on this page will control for indexing purposes in the event of any conflict with the rest of the document.


2016052700119002003EA7E0
RECORDING AND ENDORSEMENT COVER PAGE
PAGE 1 OF 4
Document ID: 2016052700119002
Document Date: 03-11-2016
Preparation Date: 06-13-2016
Document Type: ASSIGNMENT, MORTGAGE
Document Page Count: 2
PRESENTER:

REDVISION (PICK UP)
16 COURT STREET SUITE 714
PARTNERS (200237-Q)
BROOKLYN, NY 11241
347-296-0070
KAVITA.JURAKAN@REDVISION.COM

RETURN TO:

REDVISION (PICK UP)
16 COURT STREET SUITE 714
PARTNERS (200237-Q)
BROOKLYN, NY 11241
347-296-0070
KAVITA.JURAKAN@REDVISION.COM

Borough
QUEENS
Block Lot
13030 11 Entire Lot
PROPERTY DATA
Unit Address
217-03 137TH ROAD
Property Type: DWELLING ONLY - 2 FAMILY
CROSS REFERENCE DATA
CRFN: 2006000606163
PARTIES
ASSIGNOR/OLD LENDER:

MORTGAGE ELECTRONIC REGISTRATION
SYSTEMS, INC.
1901 EAST VOORHEES STREET SUITE C
DANVILLE, IL 61834

ASSIGNEE/NEW LENDER:

NPL CAPITAL, LLC
228 PARK AVE S, #28282
NEW YORK, NY 10003

☒ Additional Parties Listed on Continuation Page

FEES AND TAXES
Mortgage :
Mortgage Amount: \$ 0.00

Taxable Mortgage Amount: \$ 0.00

Exemption:
TAXES: County (Basic): \$ 0.00

City (Additional): \$ 0.00

Spec (Additional): \$ 0.00

TASF: \$ 0.00

MTA: \$ 0.00

NYCTA: \$ 0.00

Additional MRT: \$ 0.00

TOTAL: \$ 0.00

Recording Fee: \$ 47.00

Affidavit Fee: \$ 0.00

Filing Fee:

\$ 0.00

NYC Real Property Transfer Tax:

\$ 0.00

NYS Real Estate Transfer Tax:

\$ 0.00

RECORDED OR FILED IN THE OFFICE
OF THE CITY REGISTER OF THE
CITY OF NEW YORK

Recorded/Filed 06-13-2016 17:00

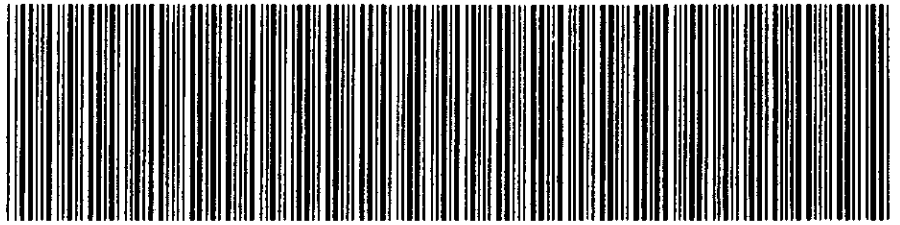
City Register File No.(CRFN):

2016000199368


Janette M. Hill

City Register Official Signature

**NYC DEPARTMENT OF FINANCE
OFFICE OF THE CITY REGISTER**



2016052700119002003CA560

RECORDING AND ENDORSEMENT COVER PAGE (CONTINUATION)

PAGE 2 OF 4

Document ID: 2016052700119002

Document Date: 03-11-2016

Preparation Date: 06-13-2016

Document Type: ASSIGNMENT, MORTGAGE

PARTIES

ASSIGNOR/OLD LENDER:

**PEOPLE'S CHOICE HOME LOAN, INC
1901 EAST VOORHEES STREET SUITE C
DANVILLE, IL 61834**

Officers Certificate

NPL CAPITAL, LLC, as (Servicer/Master Servicer) hereby certifies that the document(s) attached and listed below have been reviewed and are accurate.

I hereby certify that this Assignment is necessary and appropriate to enable NPL CAPITAL, LLC to carry out its servicing and administrative duties under the relevant transaction documents on behalf of Specialized Loan Servicing, relating to the following property:

Borrower: ROBERT R. RUTTY

Address: 217-03 137TH ROAD


City/State/Zip: SPRINGFIELD GARDENS, NY 11413

Loan Amount: \$134,000.00

Note Date: 09/29/2006

NPL CAPITAL, LLC agrees to defend, indemnify and hold harmless Specialized Loan Servicing, including each officer and director of Specialized Loan Servicing (each, a "Specialized Loan Servicing"), against any and all losses, claims, damages, liabilities, judgments and any other costs, fees and expenses of any kind or nature whatsoever (including the reasonable fees and expenses of counsel and reasonable fees and expenses of experts), imposed on, incurred by or asserted against Specialized Loan Servicing or any other Specialized Loan Servicing, or their respective successors and assigns, in connection with, arising out of or in any way relating to the execution by Specialized Loan Servicing of the Officers Cert described herein.

I hereby authorize the appropriate party of Specialized Loan Servicing to execute the attached documents in accordance with our request.



NPL CAPITAL, LLC
Lindsay Gordon